

Notice of References Cited	Application/Control No. 09/125,479	Applicant(s)/Patent Under Reexamination LANCASTER, ROGER	
	Examiner Yehdega Retta	Art Unit 3622	Page 1 of 1

U.S. PATENT DOCUMENTS

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	U	Is the discount window necessary? A Penn Central perspective; Calomiris, Charles W; Federal Reserve Bank of St. Louis Review v76n3 pp: 31-55 May/Jun 1994.
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